**COVID-19: Harvard Pilgrim’s Response**

Harvard Pilgrim is actively monitoring the coronavirus disease (COVID-19) outbreak and what it means for our customers and communities.

To facilitate our members’ ability to receive necessary testing for suspected COVID-19 exposure, and until further notice, Harvard Pilgrim is waiving cost sharing for:

* The COVID-19 test
* Doctors office, urgent care and emergency room services for COVID-19 testing
* Telemedicine services

This policy applies to our fully insured, Medicare Enhance, Medicare Advantage and Medicare Supplement plans. Coverage will be provided in accordance with plan requirements.

Self-insured employer groups can also waive cost sharing requirements for these services. Self-insured clients will have the coverage outlined above unless notification is received.

In accordance with the Massachusetts Division of Insurance bulletin, members on our fully insured commercial Massachusetts plans do not have to pay any applicable copayments for treatment they receive for COVID-19 from providers that participate in our network. However, other member cost sharing, such as deductibles and coinsurance, may apply for COVID-19 treatment. Members will also have access to out-of-network providers for the initial COVID-19 test or treatment when no in-network providers are available.

**Harvard Pilgrim will also:**

* Cover the COVID-19 vaccination when it becomes available
* Remove prior authorization and referral requirements, where applicable, so members can get timely medically necessary testing and treatment

**Member support and education**

Harvard Pilgrim has a robust population health program designed to support all of our members’ needs, with a focus on those who are most vulnerable. Harvard Pilgrim has taken steps to proactively reach out to our most vulnerable members, as well as to ensure that our nurse care managers proactively address high-risk individuals in their daily interactions.

To educate our members about containing the spread and staying healthy, we have established a coronavirus microsite ([harvardpilgrim.org/coronavirus](https://t.e2ma.net/click/m3f31d/edabdv/icocsu)) that includes general preventive information and links to the CDC and state health agencies in Connecticut, Maine, Massachusetts and New Hampshire. It also includes an FAQ that lets members know about options for telemedicine and obtaining 90-day prescriptions for medicines they take regularly.

**Business continuity**

Harvard Pilgrim’s business continuity plan includes strategies to address pandemic conditions such as COVID-19. These strategies ensure that Harvard Pilgrim can continue to serve our constituents as well as protect our employees.  
  
Harvard Pilgrim’s pandemic strategy focuses on:

* Reducing the transmission of an infectious agent within the workplace
* Decreasing illness among employees, contractors and visitors
* Maintaining mission critical business operations
* Reducing the economic impact of an infectious disease outbreak

We will continue to review and assess our policies as the situation evolves.